PIRAEUS BANK

Interactive Front Office System
of Bank Clients Servicing

Piraeus Online Banking

Web-Client
User's Manual

2009

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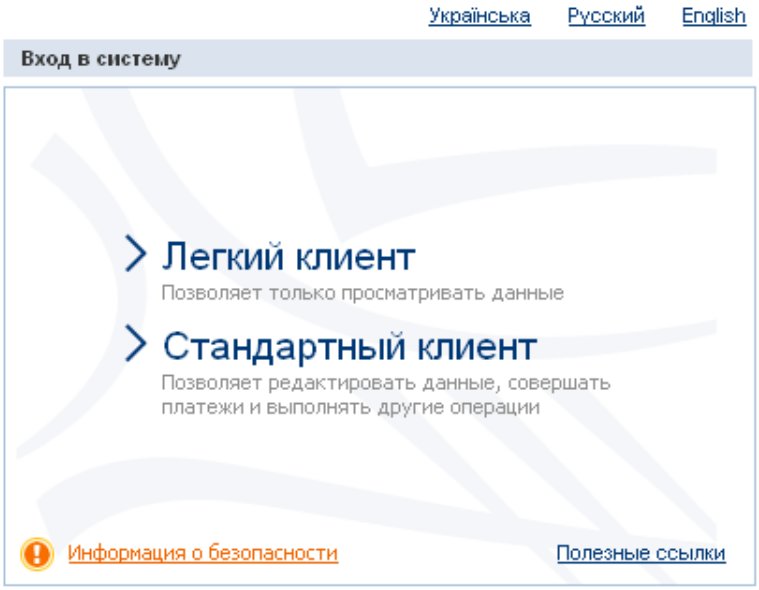
1. Login into the system

The User must enter the client's web-page to enter the system:

https://online.piraeusbank.ua/

The System Connection Form appears on the screen.

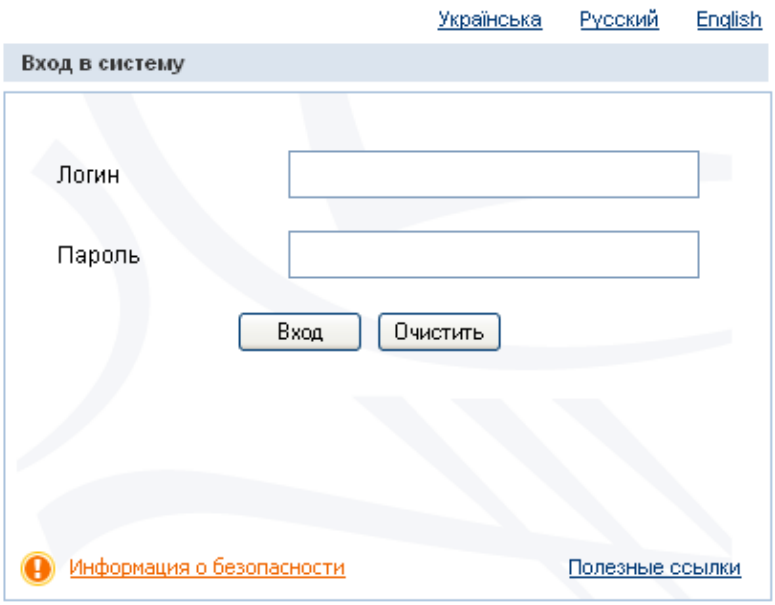


It is necessary to select the web-client operating mode before connecting (See «System Operating modes (client "light" and "standard")")

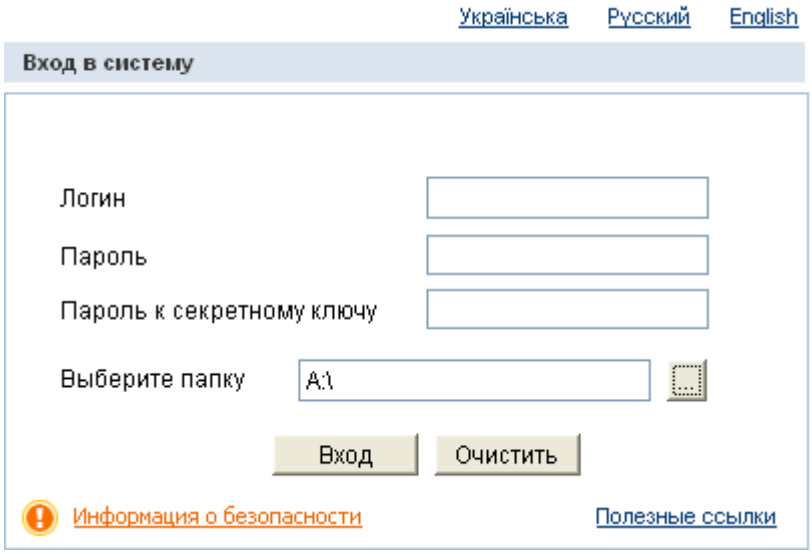
1.1. System Operating modes (client "light" and "standard")

The client's console operates only in two modes:

- **Client "Light"** - Only the user's password and name are required to enter the system. All the documents in the system will be available only in view mode



- **Client "Standard"** – besides the abovementioned, the user's secret code is required for entrance. Is the user has the rights to send the documents and to work with accounts, all the documents are accessible in view and editing mode



The user must know the login and password to enter the system, the password to the secret key as well as to have the following set if files on flexible disc for the purposes of operations with this console type, namely:

- ***ca.cer*** – main system certificate
- ***TRANSPORT.cer*** – transport system certificate
- ***<USER>.cer*** – RSA-user's certificate, where <USER>=your user's name
- ***<USER>.key*** – RSA user's secret code, where <USER>=your user's name

1.2. Piraeus Online Banking System Security Information

The multi-level architecture of security system, including the following is used to prevent from unauthorized access to the client's confidential information via Piraeus Online Banking as well as to review transfer or modification of data, namely:

- compulsory users' authorization and authentication
- recording of all users' actions in the system
- data exchange only under standard interfaces
- protection of data transfer channel based on SSL v3.0
- digital signature of the documents using asymmetric algorithms
- digital signature of the information documents using asymmetric algorithms
- control over the user's access rights to the system objects

Each user of Piraeus Online Banking system is a warrant and the component of the security system and must observe the following rules:

- Never disclose your login and password to the third parties
- Store Your personal certificate and secret key at the external media (flexible disc, flash memory cards etc.)
- Never store the external media with Your personal certificate and key together with login and passwords
- Never trust the unauthorized persons to use Your personal certificate and secret key to sign the documents "on your behalf"
- Use "Exit" key to finish the system working session
- Never forget to extract the external media having finished working with Piraeus Online Banking system
- Use other bank's recommendations on security and integrity of information when operating Piraeus Online Banking

Additional Security information of Piraeus Online Banking System:

- Securing safety when operating via internet
- User's rights.

Never disclose your login and password to the third parties

Piraeus Online Banking identifies the user under login, password to enter the system, secret key and password to it. Never disclose your details to enter the system to the third parties to prevent from the unauthorized access to Your confidential information

The Bank issues the following to each user:

- login – user's name
- password - the password to enter the system
- password for secret code
- external media containing the primary certificate and the secret key

During the entrance with these details Piraeus Online Banking shall automatically initiate the procedure of creation of new certificate and the secret key. Besides for the security purposes it is recommended to change the password to enter the system

Further Piraeus Online Banking will regularly insist the user to initiate the procedure of the new certificate creation and the secret code when the previous expires

Attention please! When the primary certificates expire, the system will forbid the user to regenerate it. Therefore we insist that you regenerate the primary certificates having received them in the bank

Piraeus Online Banking records all attempts to change and select the password to enter the system

Store Your personal certificate and secret key at the external media (flexible disc, flash memory cards etc.)

The Bank issues the primary certificates and keys at the external media (flexible disc, flash memory cards etc.)

Storing these information on external media shall secure not only the protection of Your confidential information in Piraeus Online Banking, but secures the preservation of the certificates and secret keys in case of rapid problems in functioning of Your computer

When generating/regenerating working certificate and secret key, it is necessary to specify the path to that media, from which the primary data were read

Never store the external media with Your personal certificate and the secret key together with login and passwords

Never store the external media with Your personal certificate and key together with login and passwords In case of loss – the third parties may use this information for their purposes

Never trust the unauthorized persons to use Your personal certificate and secret key to sign the documents "on your behalf"

One of functions of Piraeus Online Banking when signing the documents is "Подписать от имени… (To sign on behalf of...)" This system function will let to reduce the time to prepare the documents to send to the bank. Never trust the performance of this transaction on Your behalf to the other system user – always enter your login and password yourself and connect the external media with your personal certificate and secret key yourself as well. Having finished the operations, never forget Your external media at the computer of the other user

Use "Выход (Exit)" key having finished working the system working session

When you distract from the computer when the entrance to the system is performed, not finishing the work with the program, it may provoke the third person to take advantage of the situation

Never forget to extract the external media having finished working with Piraeus Online Banking system

Don't forget to extract the external media having finished operations in Piraeus Online Banking – the third persons may use this information, it may be permanently lost or damaged within work of other programs

Use other recommendations on security of Your information when operating Piraeus Online Banking

The developers never recommend the user to operate Piraeus Online Banking:

- in cyber cafes and other similar places with no warranties that the unauthorized person watches the user's actions
- in places where video surveillance means are installed using which it is possible to get the information about user's passwords
- if you unsure concerning the safety of the used software (presence of viruses, special programs, transferring the user's passwords to the third persons etc.)

Securing safety when operating via internet

Safe data exchange when operating in Internet network shall be secured at the level of mutual authentication of data exchange participants

The customer's part shall transfer the request to establish connection to the server, which is signed by the user's digital signature, then cryptographic protection libraries shall form the required secret parameters and keys and confirm the connection establishment. So each connection has unique parameters and permits to definitely identify the data exchange participants

The data exchange may be initiated having installed the cryptographic connection between "Client" and "Server" units. All data exchange between the client and system server, including transfer of the authentic client's powers (passwords) to the server to register and get the access to data and tasks is performed in coded form. The data coding and decoding operations are secured by the cryptographic protection libraries and shall be conducted at the applied level, when preparing the data to transfer to the bank.

User's rights

Depending on operating mode specified in agreement for connection and servicing of client in Piraeus Online Banking, the user may be permitted full or restricted access to Piraeus Online Banking system menu, accounts, rights to carry out operations or only review the information

The restriction of the user's rights may be specified, e.g., the user may be entitled to prepare documents, but is not entitled to sign them

To enter changes into the user's rights, it is necessary to address the Bank to Piraeus Online Banking System Administrator

1.3. Client's Console Menu

Client's console of Piraeus Online Banking contains the following sections:

- ***Available accounts*** – this Chapter provides access to the following functions:

Available accounts – starting form of the system (see "");

1.1 ***Making the statement*** – subsystem of formation of the optional statements from the accounts (see "Statement of Accounts (Accounts statement)");

1.2 ***Register of documents*** – Subsystem for reviewing documents formed in CBS under the account;

1.3 ***Notices*** – subsystem of data and file exchange with the bank (see "Message and file exchange with bank (Data and file exchange with the Bank)");

1.4 ***Personal settings*** – page, which permits the user to change personal settings: the content of form "Доступные счета (Available accounts)", passwords, statement templates, look through the operating days reference guide (see "User's settings (User's settings)");

- ***Transactions with national currency*** – this Chapter provides access to the following functions:

1.5 ***Entered documents*** – sub-system of operations with UAH payment documents (see "UAH documents (UAH documents)");

1.6 ***Documents templates*** – sub-system of operations with templates of the payment documents in UAH (see "Templates of UAH documents (Templates of UAH documents)");

1.7 ***Posted documents*** – sub-system for reviewing documents (see "Entered documents (Entered documents)");

1.8 ***Import of documents*** – subsystem letting to import batches of documents, to sign all the documents;

- ***Currency transactions*** – this chapter provides access to the subsystem of operations with currency payment orders, currency purchase, sale and conversion applications as well as orders to distribute currency receipts (see " Currency documents (Currency documents)");
- ***Banking products*** – this chapter provides access to the subsystem of operations with counterparties' loans and deposits (see "Банковские продукты (Banking products)");
- ***Correspondents*** – this chapter provides access to reference information on correspondents in UAH and currency payment orders as well as of payment details for UAH and currency payment orders (see "Correspondents and payment details reference books (Correspondents and payment details reference guides)").

1.4. System reference data

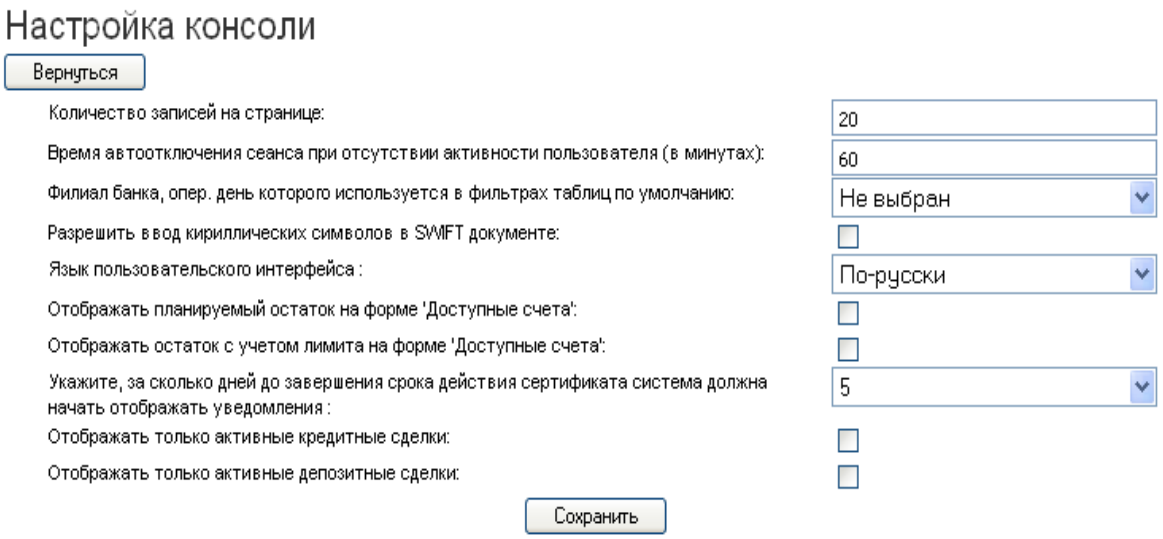
There is a reference to the reference chapter containing the transactions information under the transactions available on this form in the upper right corner on each form. E.g., reference chapters "Настройка консоли (Setting console)", "Сброс счетчиков (Resetting the counters)", "Журнал операций (Operations log book)", "Сохранение пароля (Saving password)", "Смена шаблона (Template change)" etc.

1.5. User's settings

To set the client's console, select menu ***Доступные счета/Персональные настройки*** (***Available Accounts/Personal Settings)***

1.5.1. System Behavior

To set the system behavior, select menu ***Доступные счета/Персональные настройки*** (***Available Accounts/Personal Settings)***, then press "Настройка консоли (Console Setting)".



1. Specify the amount of lines on one system table page in **Количество записей, отображаемое на одной странице** (**Amount of Records reflected on one page)** field

2. Specify the time in minutes in which the system disconnects the bank server and needs the repeated user's registration if the user made none actions in the system during that period of time in **Время автоотключения сеанса при отсутствии активности пользователя** (**Time for automatic disconnection of the session in case of absence of the active user)** field

3. Select branch in field **Филиал банка, операционный день которого используется в фильтрах таблиц по умолчанию** (**Bank branch, which transaction day is used in table filters by default)**

4. If you wish to let the entering of Russian and Ukrainian letters in currency payment transactions set the mark **"Разрешить ввод кириллических символов в S.W.I.F.T.-документе (Permit entering Cyrillic symbolsin SIFT document)"**

5. To set the interface user's language by default, it is necessary to select the language in drop-down list **"Язык пользовательского интерфейса (User's interface language)".** When selecting ***"Не выбран (Not Selected)"*** item, the language is set as those provided on the form when entering the system

6. If you want the planned remaining balance was reflected on "Доступные счета (Available Accounts)" form, please mark the relevant option ("**Отображать планируемый остаток форме «Доступные счета» (Reflect the planned remaining balance on Available Accounts form**))

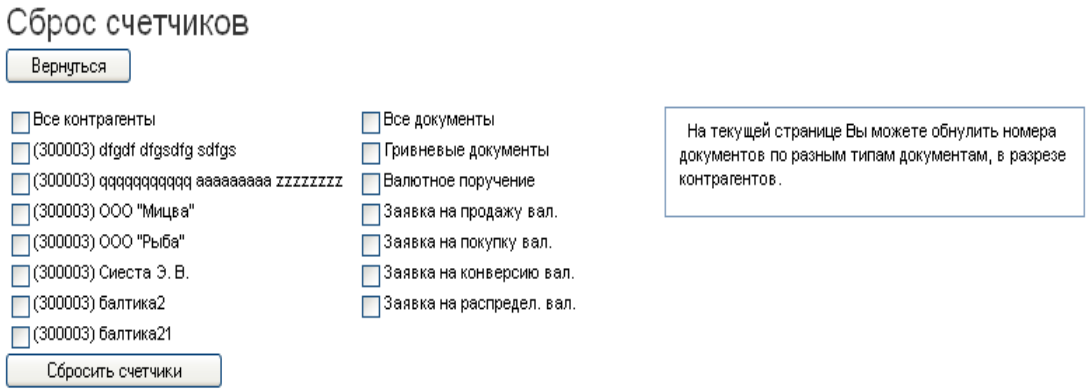
7. If you want the remaining balance was reflected considering the limit on "Доступные счета (Available Accounts)" form, please mark the relevant option ("**Отображать планируемый остаток с учетом лимита на форме «Доступные счета» (Reflect the planned remaining balance considering the limit on Available Accounts form**))

8. If you want the system notified you on expiration of certificate's validity, please indicate the period remained to the event when the notification shall start ("**Укажите, за сколько дней до завершения срока действия сертификата система должна начать отображать уведомления (Indicate the period left to the certificate expiration for starting reminding)**")

9. Press **"Сохранить (Save)"** button to apply settings

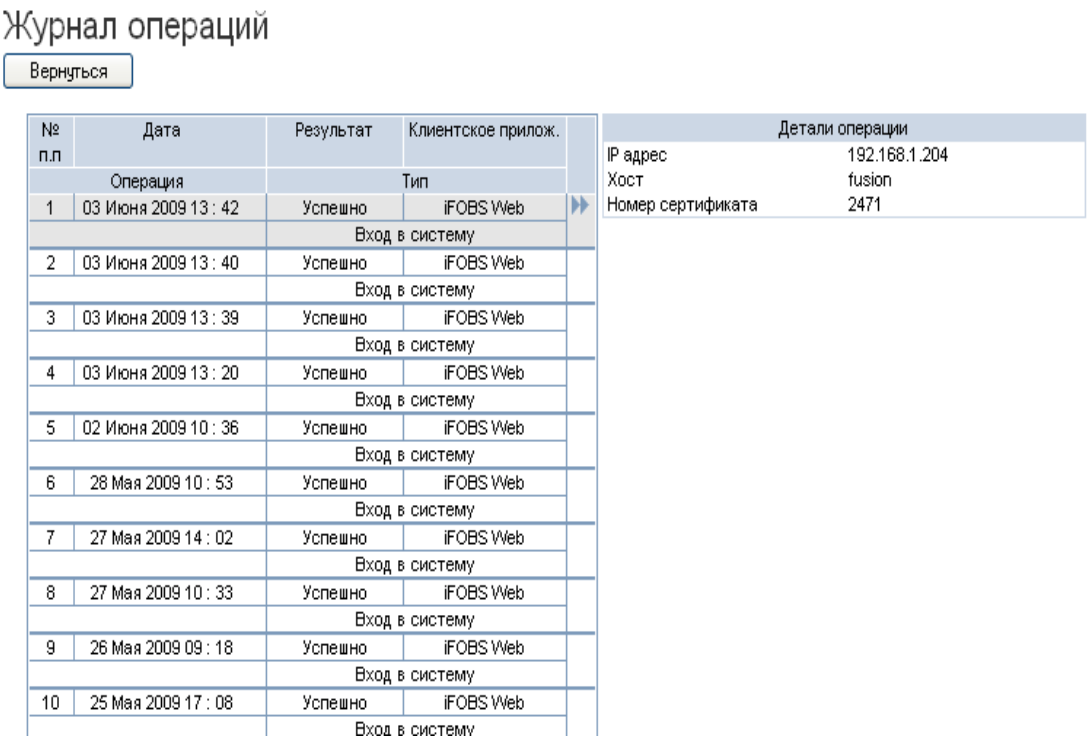
1.5.2. Resetting the counters

The system conducts the automatic numbering of the documents dividing by the counterparties. If you wish to set the counter to zero to operate in new transaction day, select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and select the reference ***Сброс счетчиков (Setting the counters to zero)***, and you may select the documents types and counterparties to set accounts to zero on the appeared form.



1.5.3. Transactions log

The system records the last 10 actions by the user. To review the user's actions log select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and then press "Журнал действий (Actions log)". You may review the information on transactions of creating, removal, change of documents and notices, information on user's entrance to the system, information on certificates regeneration



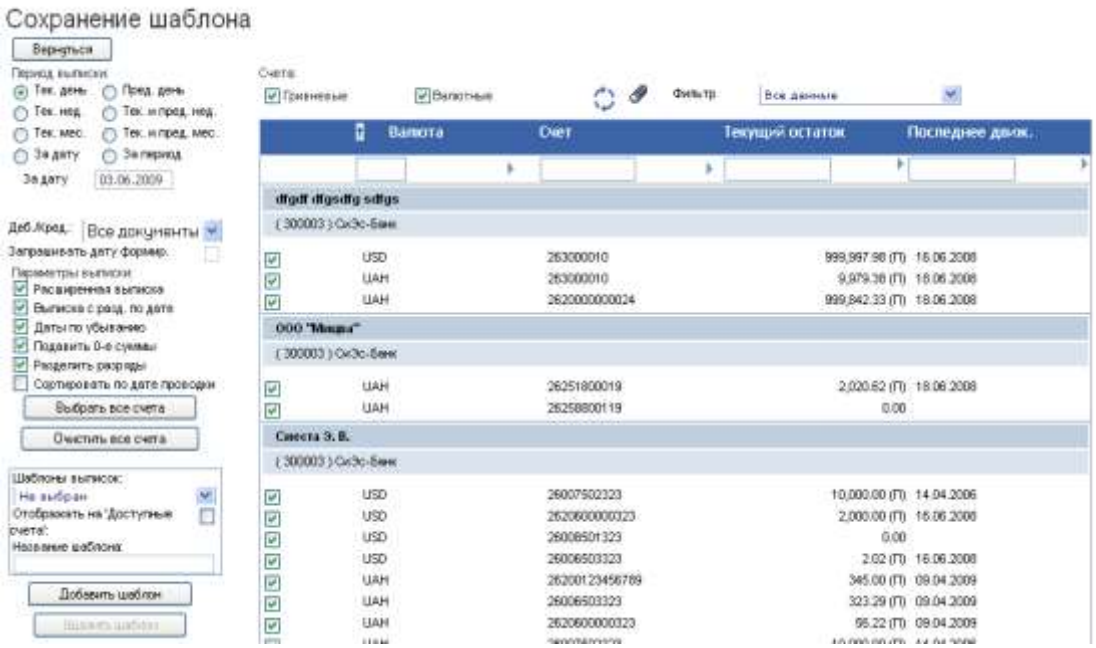
1.5.4. Setting the currency

To set the currencies, which rates are reflected on the system initial page, select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and then press "Настройка валют (Setting the currencies)".

1. Select the currency, which rates you want to see on the system initial form from the full list of currencies and transfer it to the list of the reflected currencies using the button
2. Press button **"Сохранить (Save)"**.

1.5.5. Setting the statement templates

To set the set of statement templates, which are reflected on the system initial page, select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and then press "Настройка шаблонов выписок (Setting the statements templates)".



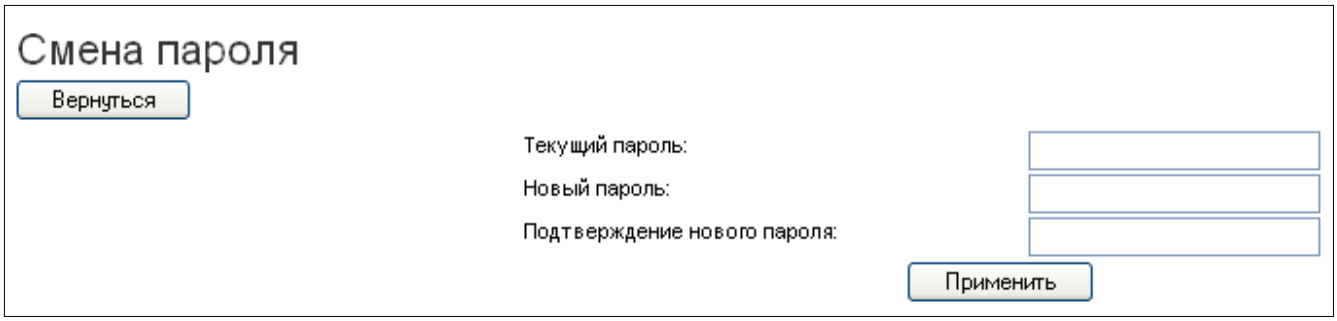
1. Select the template, access to which you want to have from "Доступные счета (Available Accounts)" form in **Шаблоны выписок (Statement Templates)** field
2. mark **"Отображать на «Доступные счета» (Reflect in "Available Accounts")"**
3. Press button **"Сохранить шаблон (Save the template)"**

1.5.6. Changing password and certificate

To change the password for system entering, select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and then press "Смена пароля (Change of the password)".

1. Enter your user's password in **Текущий пароль (Current Password)** field;

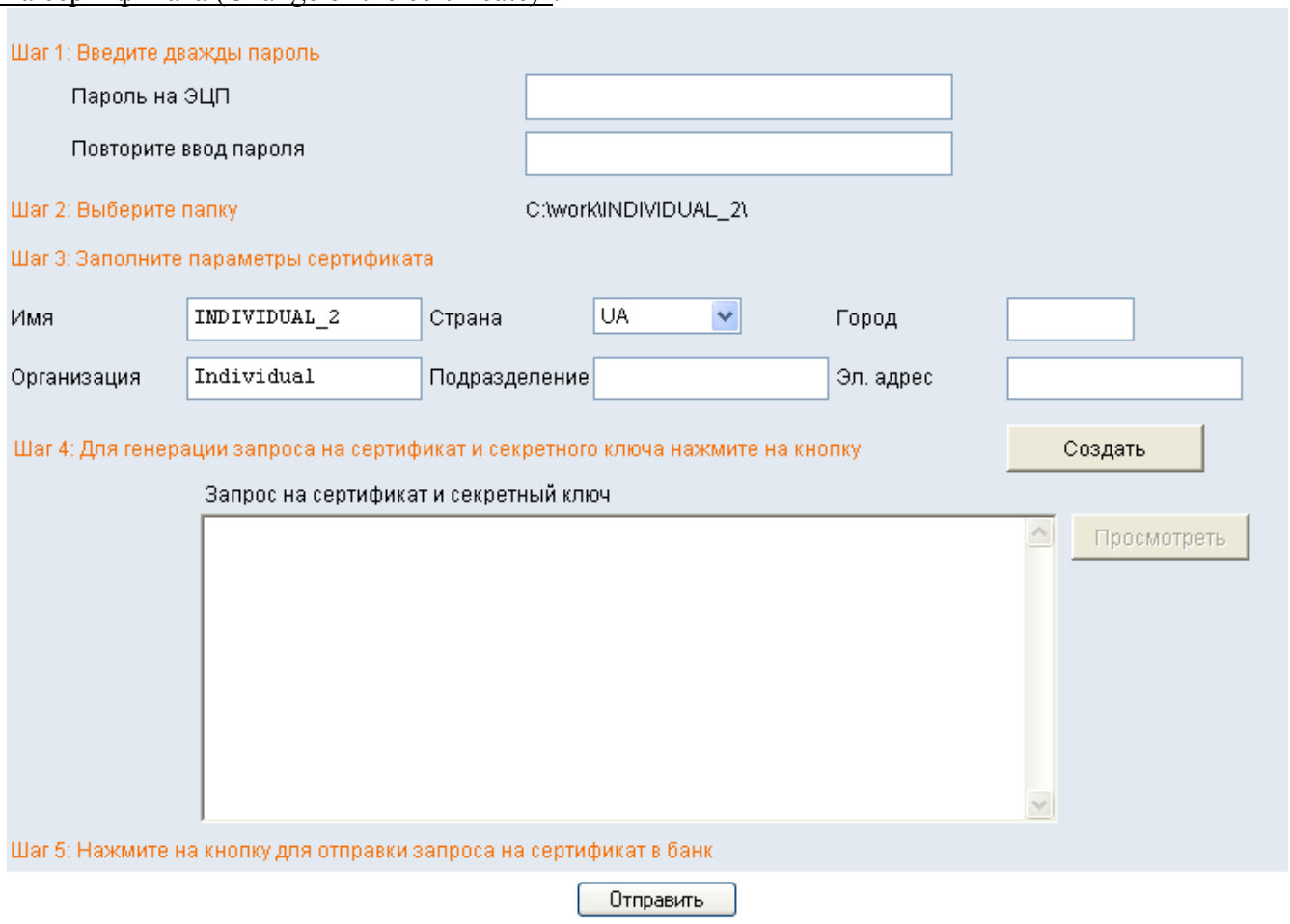
2. Enter new password in **Новый пароль (New Password)** and **Подтверждение нового пароля (Confirmation of new password)** fields;
3. Press **"Применить (Apply)"** button.



To change the password to the secret key, select ***Доступные счета/Персональные настройки (Available Accounts/Personal Settings)*** menu and then press "Смена пароля на секретный ключ (Change of the password for secret key)".

1. Enter your password to the secret key in **Текущий пароль на секретный ключ (Current Password for the secret key)** field;
2. Enter new password in **Новый пароль на секретный ключ (New Password for Secret Key)** and **Подтверждение пароля (Confirmation of password)** fields;
3. Specify the disc in **Выберите диск (Select disk)** field to store the secret key file. having selected A disk (disk drive), make certain that the flexible disk containing keys and certificates is in it;
4. Press **"Изменить пароль (Change Password)"** button.

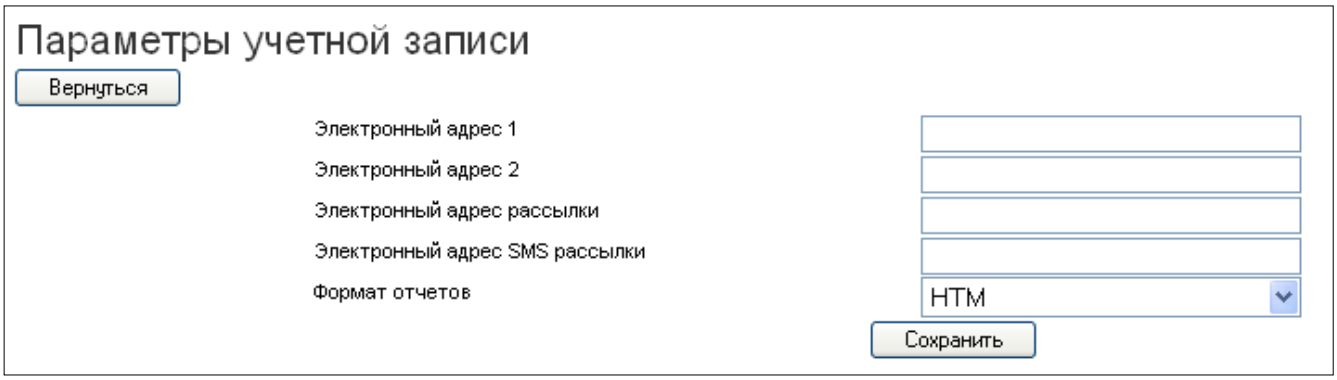
To send the request to the bank to receive new iser's certificate, select ***Доступные счета/Персональные*** настройки (Available Accounts/Personal Settings) menu and then press "Смена сертификата (Change of the certificate)".



1. Follow the step by step instructions specified on the page;
2. Having filled all fields and having provided all the certificate parameters, press **"Отправить (Send)"** button.

1.5.7. Account Parameters

To set the account parameters, select ***Персональные настройки/Параметры учетной записи (Personal Settings/Account Parameters)*** menu.



Электронный адрес 1 (E-mail 1) – contact e-mail for messages exchange with the bank.

Электронный адрес 2 (E-mail 2) – reserve contact e-mail for messages exchange with the bank.

Электронный адрес рассылки (Mailout e-mail) – e-mail to send the account information, system notices from the bank etc.

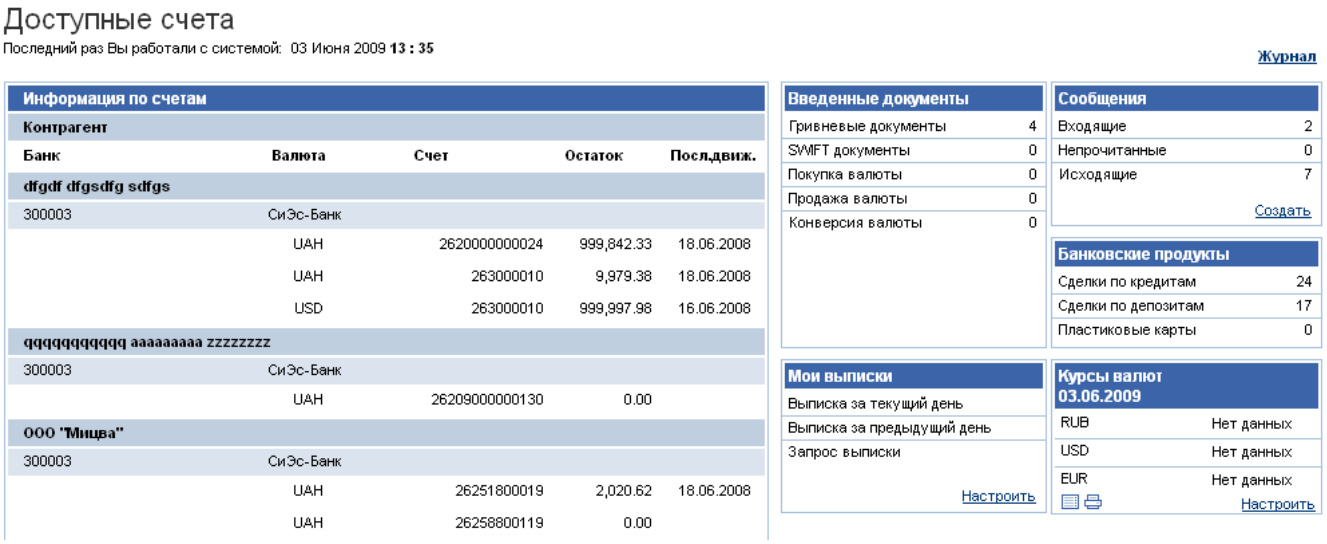
Электронный адрес SMS рассылки (SMS mailout email) – operator's email to send the system notifications on this account. They are abridged, which suits for cell phones.

Формат отчетов (Format of reports) – selecting the format of the received reports. The following formats are available: HTM, PDF, RTF, TXT, XLS.

Attention please! The system administrator sets the rights to mail out notices and reports as well as to select the reports format.

2. Current information on accounts

The information on the current state of the accounts is available at "***Доступные счета (Available Accounts)***" page, which is opened having selected ***Доступные счета/ Доступные счета (Available Accounts/Available Accounts)*** menu. Information on closed accounts must be reflected in "crossed-out" lines.



The initial system form contains also the information on the date of the current and previous user's connection, information on currency rates selected by the user (see Setting the **currency** (Setting the currencies), in the entered documents (see "Work with payment orders (Operations with payment orders)"), messages (see "Message and file exchange with bank (Message and file exchange with the bank")), counterpaties' loans and deposits (see "Banking products (Banking Products)").

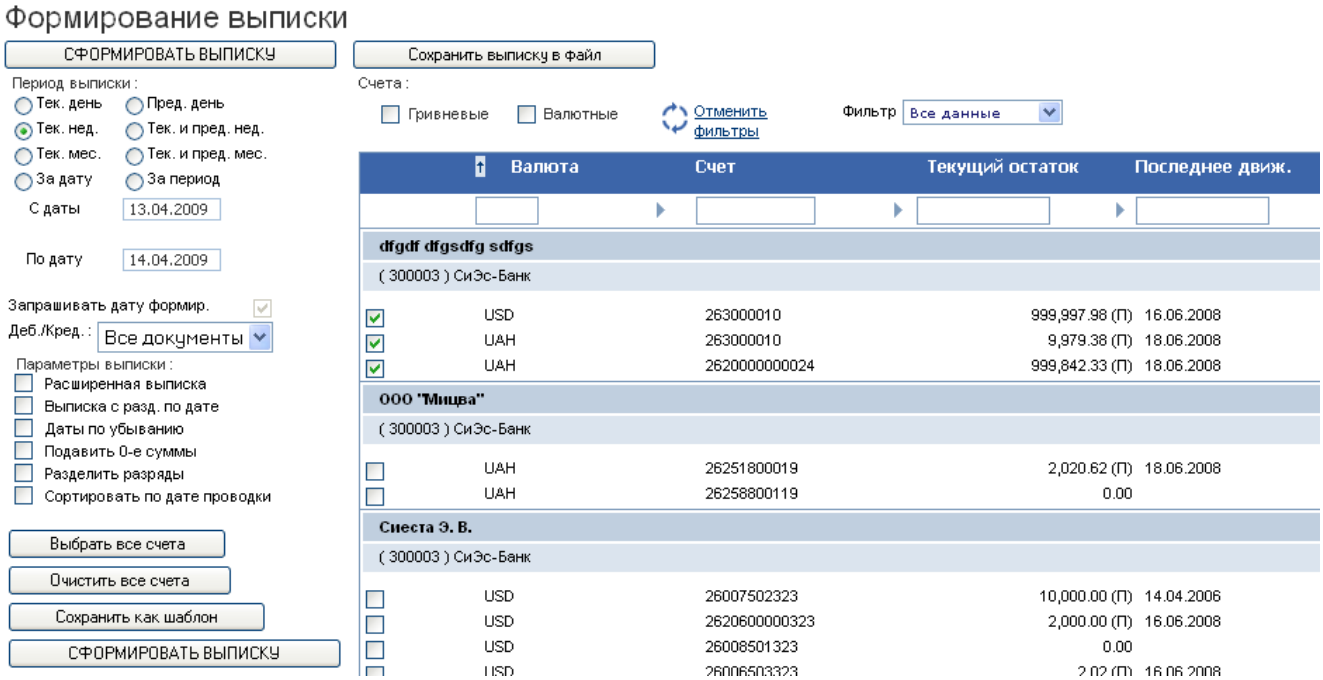
The lines of the section "Введенные документы (Entered documents)", "Сообщения (Messages)" and "Банковские продукты (Banking Products)" are the references permitting to switch to the relevant pages to work with the documents, messages and to review the transactions. You also may switch to the form of new message creation, having selected the reference "Создать сообщение (Create message)" in "Сообщения (Messages)" section.

The lines of the section "Мои выписки (My statements)" permit to quickly form the statements for the current or previous transaction day (references "Выписка за тек.день (Statement for the current day)" and "Выписка за пред.день (Statement for the previous day)" respectively), as well as the statement for one of the templates saved by the user (to select the templates, shown on the initial form, select "Настроить (Set)"» reference) or discretionary statement ("Запрос выписки (Statement request)" reference).

To adjust the set of currencies, which rates are provided on the initial form, select "Настроить (Set)" reference in "Текущие курсы валют (Current currencies rates)" section.

3. Statement of Accounts

To receive the statement of accounts it is necessary to select ***Доступные счета/Формирование выписки (Available Accounts/Statement Formation)*** menu.



The system forms the list of the available accounts on the assumption of the user's rights and permits to receive the statement of some accounts divided by the period of dates or some single date.

To receive the statement:

1. Select the date or period you want to receive the statement for is selected in "Statement Period" list. If there is no standard date or period you need among the switches on the table, select **"За дату (For the date)"** or **"За период (For the period)"** switch and enter the date you need (or dates of the beginning and finishing of the period you need) in the field(s) below;
2. "Запрашивать дату формирования (Request the formation date)" switch states that the template created from this form is saved with the abovementioned parameter, which results in the reflection of the form of the date setting when forming the statement under the template;
3. Mark in "Statement Parameters" list opposite the parameters, which must be used when forming the statement:
   a. **"Расширенная выписка (Extended Statement)"** – if you want the system to include the data decoding on the documents in the statement, mark it;
   b. **"Выписка с разбивкой по датам (Statement with break down by dates)"** – if you wish these statements were grouped not only by branches and accounts, but by dates as well, set this flag;
   c. **"Даты по убыванию (Dates in descending order)"** – if you wish the system to sort out the data in descending order when forming the statement from the latest to the earliest dates (i.e., in order the data for the last date of the period were reflected in the beginning of the list), mark this;
   d. **"Подавить 0-е суммы (State 0-th amounts)"** – if you wish the statement provided the data with the zero remainders, mark this;
   e. **"Разделить разряды (Divide the character positions)"** – if you wish the character positoons of the amounts were provided buy means of the divider (not 1000000, but 1,000,000), mark this;

4. Mark in the accounts list opposite the accounts, data under which you wish to provide in the statement. **"Гривневые (UAH)"** and "**Валютные (Currency)"** marks permit to quicklyselect the statements for all UAH and foreign currency accounts respectively. **"Выбрать все счета (Select all accounts)"** and **"Очистить все счета (Clean all accounts)"** buttons permit respectively to set and remove the marks opposite all account lines;

5. Having set the statement parameters, you may save it to use further. Therefore it is necessary to press **"Сохранить как шаблон (Save as a template)"** button, to enter the template's name in the opening **Название шаблона (Template's name)** field and to press **"Сохранить шаблон (Save the template)"** button. The system by default proposes to provide the saved statement template as "Доступные счета (Available accounts)" (see "Current information on accounts(Current information on accounts)"). If you don't want the new template to be provided on the initial form, remove the mark before saving it **"Отображать на «Доступные счета» (Reflect on Available Accounts)"**;

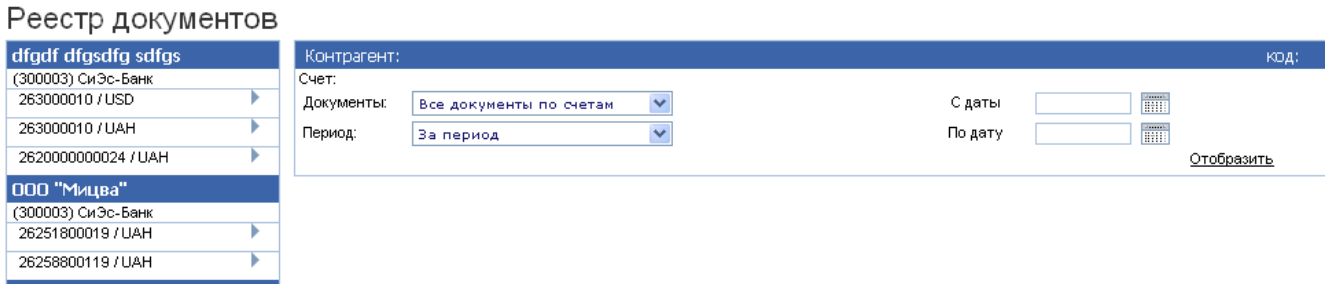
6. To form the statement under the set parameters, press **"Сформировать выписку (Form the statement)"** button.

7. To save the statement in the file, press **"Сохранить выписку в файл (Save the statement in the file)"** button.

Attention please! The Statement for the current transaction day may be not final as additional transactions may be performed having formed it. Consequently, the references for the previous day or the period are final.

4. Register of documents

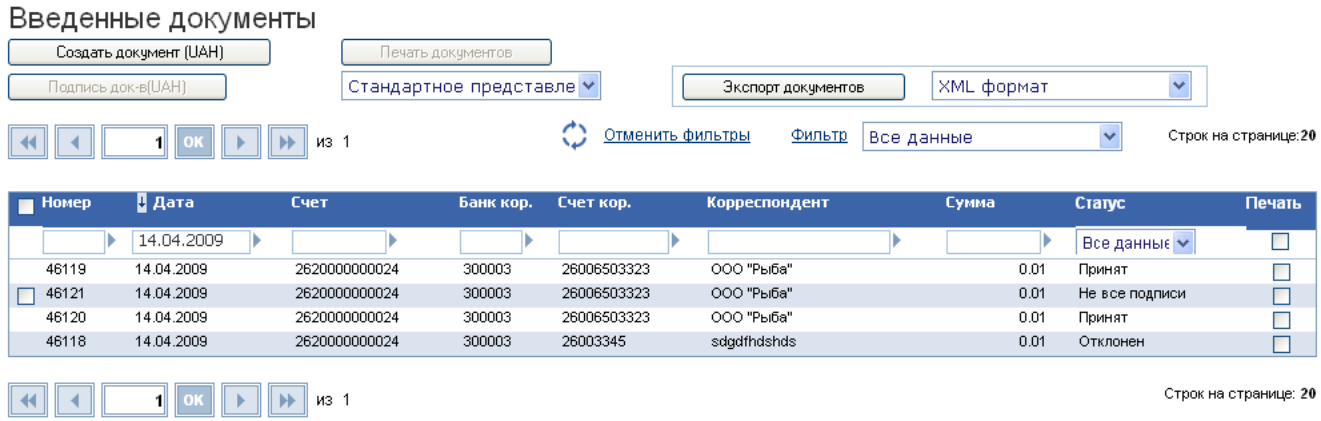
This chapter permits to receive the information on all the documents on the counterparties' accounts for the definite date as well as for the definite period.



5. Work with payment orders

5.1. UAH documents

To review the list of UAH payment documents, select ***Операции с национальной валютой/Введенные документы (Transactions with national currency/Entered documents)*** menu.



Each cell conforming to the document is a reference using which it is possible to go to editing form of the relevant UAH document (see "Creating and editing UAH document (Creating and editing UAH document)"). The form of the extended information presentation on the documents is available for these types of documents.

When the document undergoes the check and will be placed into database, it is not more available for editing for some time. The line with the document, which is not available for editing is marked gray in the table.

In some time (usually in 2-4 minutes), depending on server loading, having reloaded the page with the entered documents, the document is available for editing again.

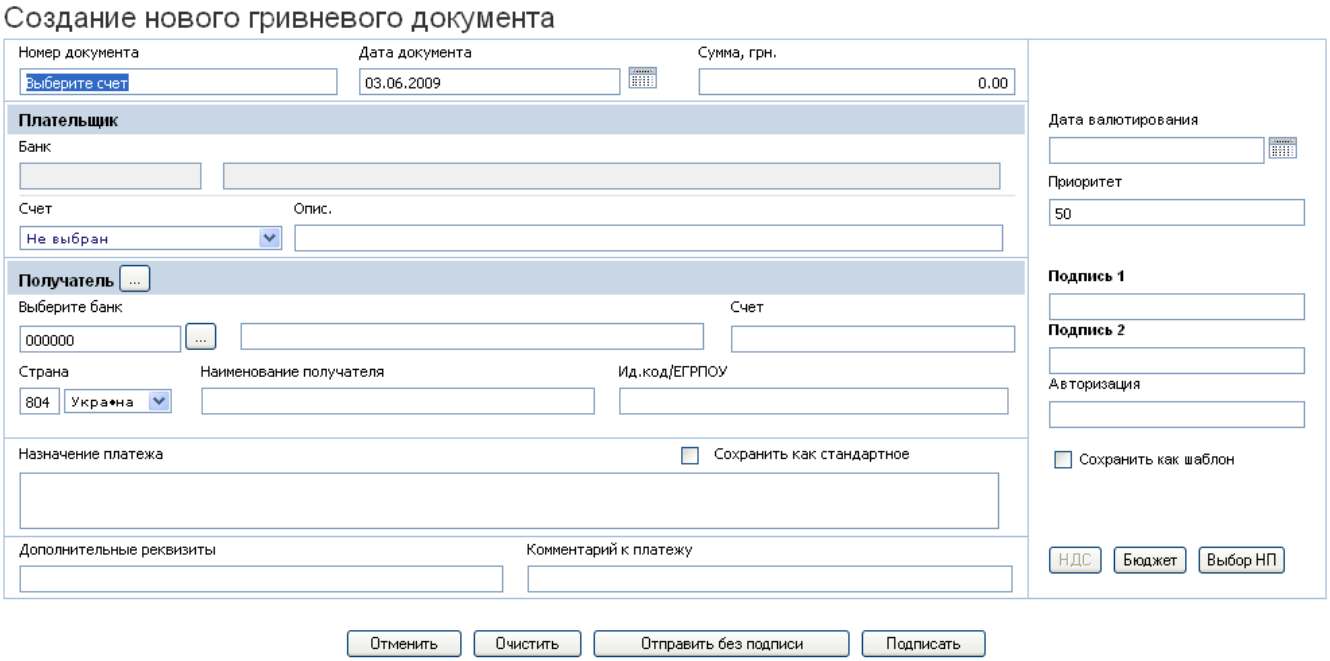
The documents having the status "Проведен (Posted)" are reflected semi-bold in the list. "Status" field for such documents is a reference to the form containing the detailed information on the posted document.

Besides this page contains the operation of UAH documents export in files of .xml format (see "Export of UAH documents in file (Export of UAH documents in file)").

5.2. Creating and editing UAH document

To create the new UAH document, press **"Создать документ (Create a document)"** button in ***Операции с национальной валютой/Введенные документы (Transactions with national currency/Entered documents)*** form.

To enter the changes in the UAH document, press the reference with the number of the required document in "Number" column in ***Операции с национальной валютой/Введенные документы (Transactions with national currency/Entered documents)*** form.



5.3. Description of elements of "Создание нового гривневого документа (Creating a new UAH document)" form

Element	Marks	Description
Document number	+	This field is aimed to enter the document number. The number is put automatically when creating the document, but it is possible to change it. ***Attention please! Having sent the document to the bank this field is not available for editing!***
Document Date	+	This field is aimed to enter the document date. The system puts the current date when creating the document by default
Amount	+	This field permits to enter the amount of the payment order
Payer	+	This section is aimed to enter the data on the payer under this document: select the payer's account number in **Счет (Account)** field. BIC (MFO), payer's name and description of the selected account will be put automatically from the correspondents reference book for UAH accounts (see "Correspondents of UAH documents(Correspondents of UAH documents)")
Recipient	+	This section is aimed to enter the data on the recipient of the payment under this document: select the recipient from the correspondents reference book for UAH documents (see "Correspondents of UAH documents(Correspondents of UAH documents)"), havong pressed button . To select the required line press the reference in the first column of the reference book. Then the form of the reference book closes automatically and the section fields will be filled by the values automatically
Payment details	+	This field is aimed to enter the payment purposes under the document. having filled it it is possible to use auxiliary buttons **"Бюджет (Budget)"**, "**Выбор НП (Payment Purpose choice)**" amd **"НДС (VAT)"**
Budget	N\A	This button permits to form the payment purpose line in semi-automatic mode for the budgetary document in the format required by NBU. Having pressed this button the system provides "Бюджет (Budget)" form on the screen, where the user shall select purpose coding (from September 16, 2002 or from April 13, 2003), and then it is necessary to provide the required document parameters. The line is formed within entrance of the parameters and is reflected in the upper part of the form in "**Значение (Value)" field**. Having entered the required parameters, press **"OK"** button - and the line will be automatically put in **Назначение платежа (Payment Purpose) field**
Selecting payment purpose	N\A	This button permits to select the payment purpose from the payment purpose reference book (see "Payment purpose for the UAH transactions(Payment purpose for UAH

Element	Marks	Description
		transactions)")
VAT	N\A	This button automatically calculates VAT from the document amount and puts the relevant text element (e.g., "в т.ч. ПДВ <...>% <...,...> грн. (Including <...>% of VAT amounting to <...,...> UAH)") in payment purpose field
Save as standard	-	This mark permits to save the value when saving the document, which was entered in **Назначение платежа (Payment Purpose)** field in the payment Purpose reference book for given corespondent (see "Payment purpose for the UAH transactions(Payment purpose for UAH transactions)"). hen creating the next UAH payment order for given recipient, it is possible to use **"Выбор НП (Selecting Payment Purpose)"** button and select the saved payment purpose from the reference book
Valuation date	-	This field permits to provide the document valuation date. The valuation date cannot exceed the document date for more than 10 days
Additional details	-	This field permots to emter additional details of the document
Signatures	N\A	These fields contain the information on the first and the second electronic signatures put on the document (see "Putting electronic digital signature on the document(Putting electronic digital signatures on the document)")
Priority	-	This field permits to define the priority degree of this document when processing it

Having filled all the fields of the document, put your electronic digital signature to it (or two signatures, depending on your user's rights and rules of documents acceptance in the bank). **Top sign the document**, press **"Подписать (Sign)"** button (see "Putting electronic digital signature on the document(Putting electronic digital signature on the document)").

If the rules for documents acceptance in the bank do not demand putting of the electronic signature, you may send the unsigned document to the bank, having pressed **"Отправить без подписи (Send without signature)"** button.

5.4. Putting electronic digital signature on the document

Having pressed **"Подписать (Sign)"** button in the document entering and editing form, the section for the document signature is opened.

Follow the step-by-step instruction, provided on the page, and press **"Подписать и отправить (Sign and send)"** button.

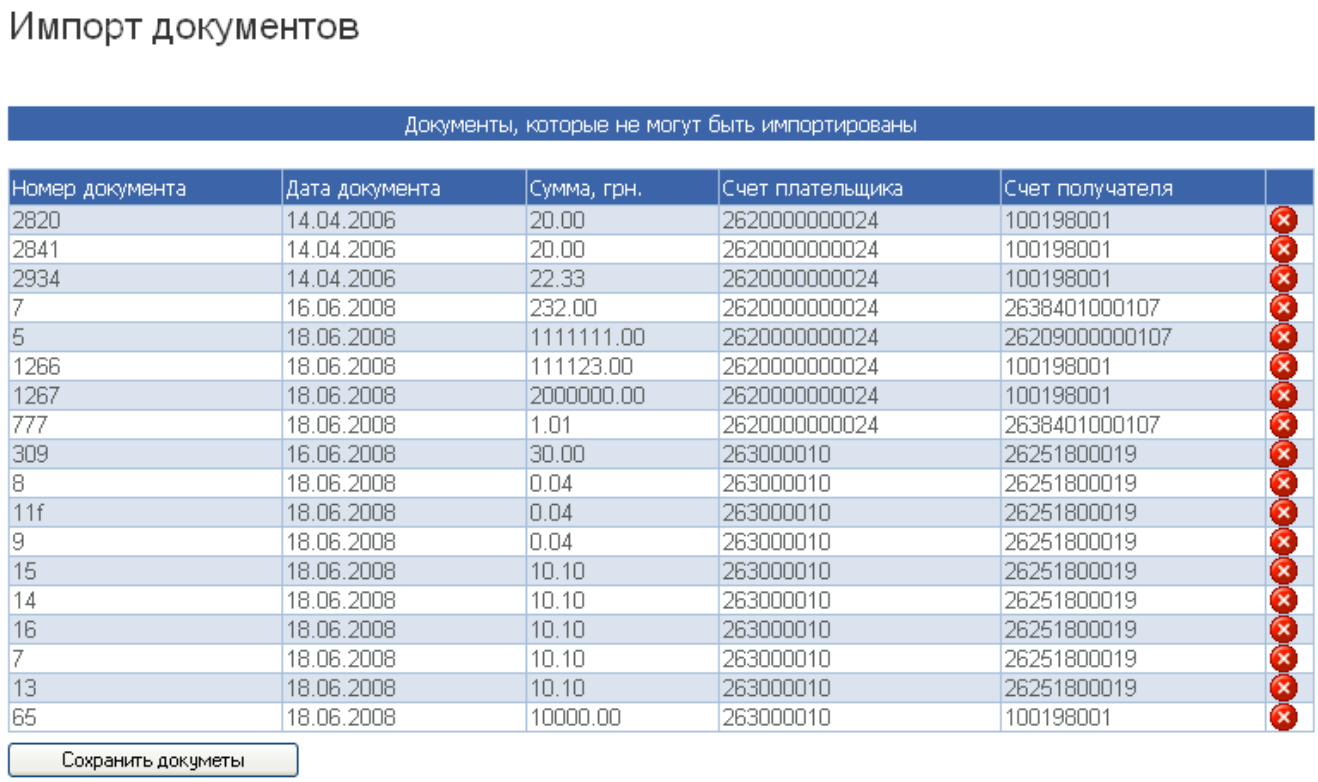
Attention please! If the key field (the field, which value participates in the formation of the signed data) was changed in the document, then when changing the document all the available signatures must be removed from it, then the document is stored; after that the new signatures are put on it having selected the relevant mode for sending.

5.5. Import of UAH documents

The system has a sub-system for UAH documents import. To import the documents, select ***Операции с национальной валютой/Импорт документов (Transactions with national currency/Import of documents) menu***

provide the local file with documents, you would like to import and press **"Импортировать документы (Import documents)" button.** The new form will reflect the list of documents, which may be imported without errors, and the list of documents, which failed the bank check due to the

errors. The documents without the errors may be sent to the bank either with the signature or without it. The documents containing the errors may be saved in file to correct them later and to import again.

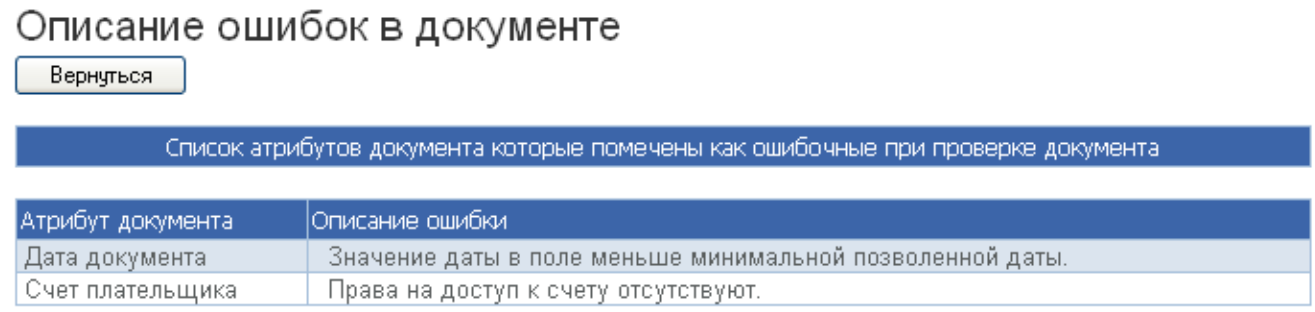

Импорт документов

Документы, которые не могут быть импортированы

Номер документа	Дата документа	Сумма, грн.	Счет плательщика	Счет получателя	
2820	14.04.2006	20.00	2620000000024	100198001	
2841	14.04.2006	20.00	2620000000024	100198001	
2934	14.04.2006	22.33	2620000000024	100198001	
7	16.06.2008	232.00	2620000000024	2638401000107	
5	18.06.2008	1111111.00	2620000000024	26209000000107	
1266	18.06.2008	111123.00	2620000000024	100198001	
1267	18.06.2008	2000000.00	2620000000024	100198001	
777	18.06.2008	1.01	2620000000024	2638401000107	
309	16.06.2008	30.00	263000010	26251800019	
8	18.06.2008	0.04	263000010	26251800019	
11f	18.06.2008	0.04	263000010	26251800019	
9	18.06.2008	0.04	263000010	26251800019	
15	18.06.2008	10.10	263000010	26251800019	
14	18.06.2008	10.10	263000010	26251800019	
16	18.06.2008	10.10	263000010	26251800019	
7	18.06.2008	10.10	263000010	26251800019	
13	18.06.2008	10.10	263000010	26251800019	
65	18.06.2008	10000.00	263000010	100198001	

Сохранить докуметы

It is possible to review the documents attributes, which cause the default of the check by the bank.


Описание ошибок в документе

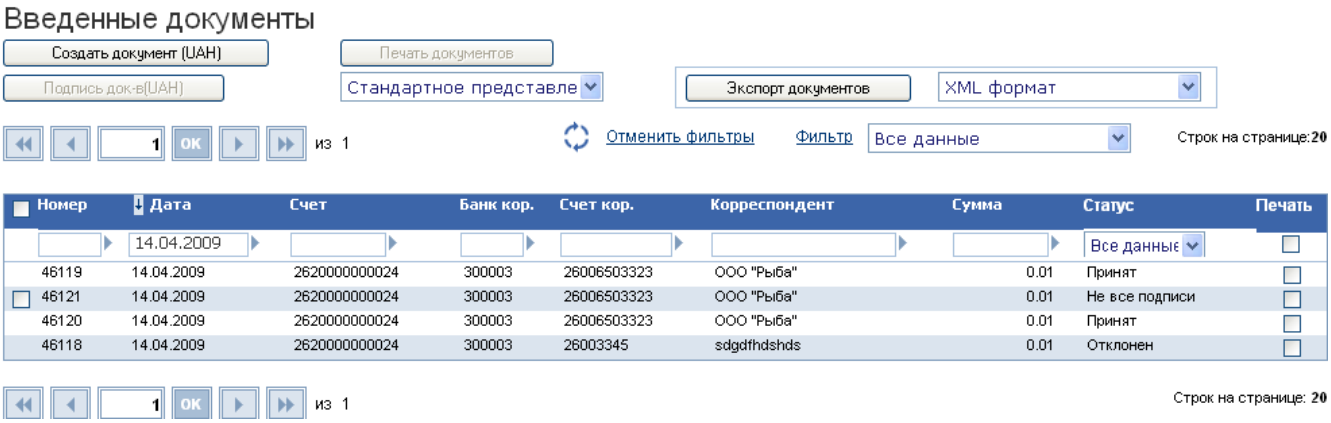
Вернуться

Список атрибутов документа которые помечены как ошибочные при проверке документа

Атрибут документа	Описание ошибки
Дата документа	Значение даты в поле меньше минимальной позволенной даты.
Счет плательщика	Права на доступ к счету отсутствуют.

5.6. Export of UAH documents in file

The system permits to export UAH documents in the files of .xml formats. **To export the documents**, select in menu ***Операции с нац. валютой/Введенные документы (Transactions with national currency/Entered documents).***



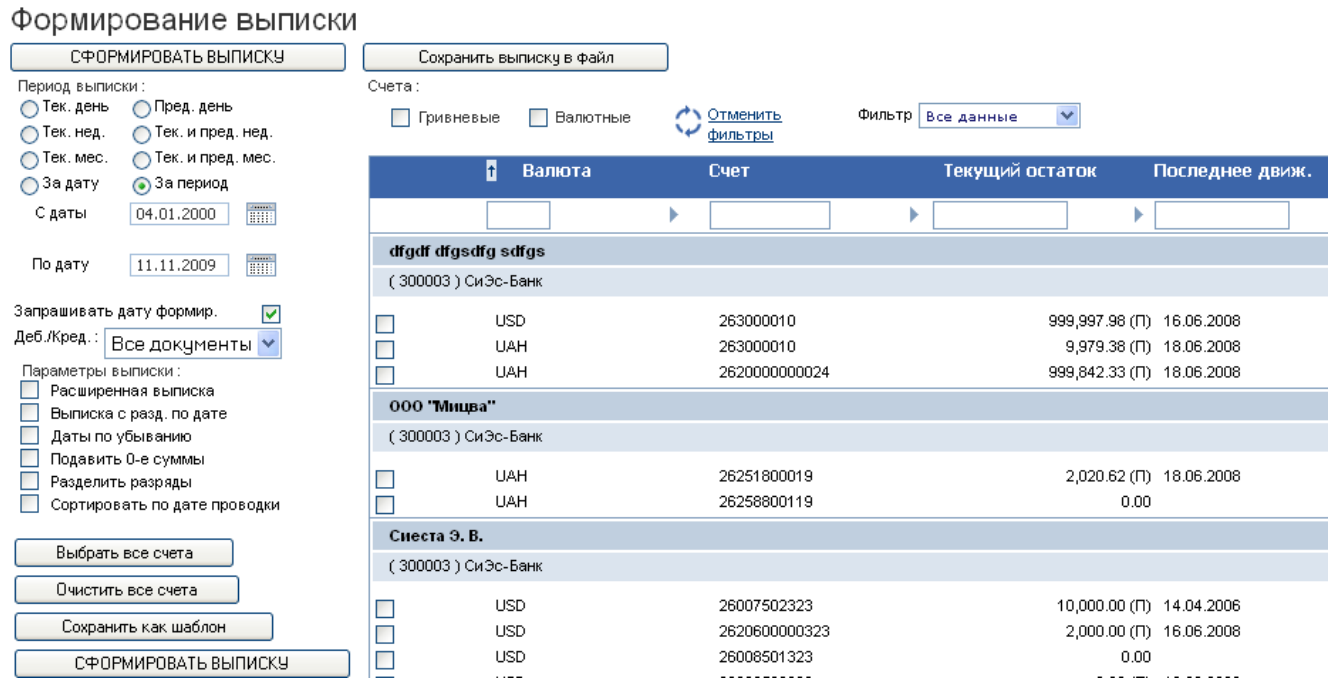
Press **"Экспорт документов (Export documents)"** button. Press **"Сохранить (Save)"** button in the opened form, when the documents will be exported.

Attention please! The system exports only the documents, which are currently reflected on web-page! Therefore it is necessary to form the data sample for export using filters before exporting the documents.

Attention please! Edition and saving of the export text files from "Ввод документов в нац. валюте (Entering the documents in national currency)" form (for further editing and importing) must be performed exclusively using Windows means. Otherwise when importing this file "Некорректный формат файла (Incorrect file format)" error will be provided.

5.7. Saving statements in text file

The system provides for the sub-system of export of statements in text file in BOL format. To go to the form of file statement storage, select ***Доступные счета/Формирование выписки (Available Accounts/Statement Formation) menu.***



The following is required to export statement to the file, namely:

- state the period to form the statement;
- document type (debit or credit);
- select the account to form the statement;
- specify the folder to save the executed statements.

Description of export and import file structure is provided in Appendix.

5.8. Templates of UAH documents

The system provides for the creation of the documents based on the templates. Thus the fields of the created document are filled by the values from the template.

The form for creating and editing the template is similar to the form of creating the UAH documents, but the valuation date is set not as a date, but as the amountio f days to be added to the document date (when creating the UAH document under the template) to form the valuation date for the entered UAH document.

To create the document template:

Method 1

Create the usual document (see "Creating and editing UAH document (Creating and editing UAH document)"), but before saving it put the mark **"Сохранить как шаблон (Save as a template)"**.

Method 2

1. Select menu ***Операции с национальной валютой/Шаблоны документов (Select transactions with national currency/Document templates))***;
2. Press **"Создать шаблон (Create Template)"** button;
3. Fill in the fields with the required values (see "Description of elements (Description of elements)");
4. Save the entry.

To change the document template:

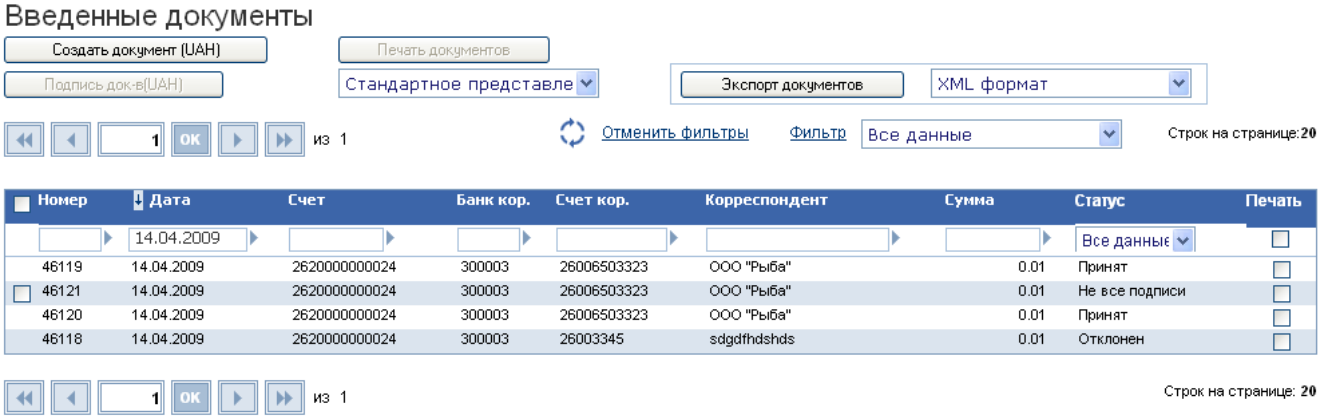
1. Select menu ***Операции с национальной валютой/Шаблоны документов (Select transactions with national currency/Document templates))***;
2. Select the entry on the required template and press the reference in **"Счет (Account)"** column;
3. Make the required changes in template field (see "Description of elements (Elements description");
4. Save the entry.

To create the document based on the template:

1. Select menu ***Операции с национальной валютой/Шаблоны документов (Select transactions with national currency/Document templates))***;
2. Select the entry on the required template and press the reference in **"Счет (Account)"** column;
3. Press **"Создать документ (Create Document)"** button;
4. The system will create a new document and will fill its fields in by the template values. You may sign and send the document to the bank as described in the relevant chapters (see "Putting electronic digital signature on the document (Puttig the electronic digital signature on the document)").

5.9. Entered documents

"Введенные документы (Entered documents)" form (***Операции с национальной валютой/Введенные документы (Transactions with national currency/Entered documents)*** menu) contains the documents having being formed and posted in CBS B2 under UAH documents, formed by the user in Piraeus Online Banking system or using terminal stall and transferred to the bank.



To receive the detailed information under the posted document, press the reference in the column "Номер (Number)" in the line containing the required document. If the document is internal it is possible to view the credit and debit document for this payment.

5.10. Currency documents

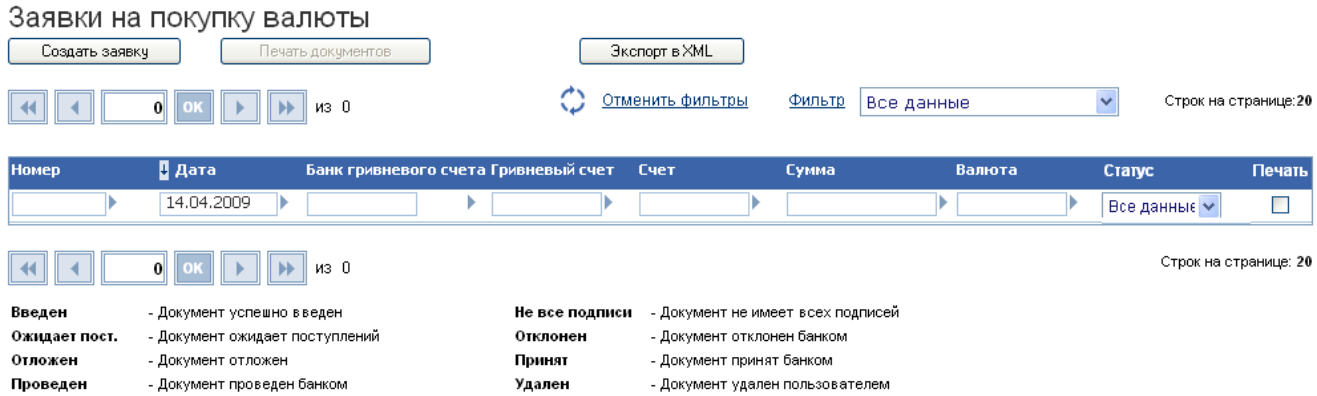
The operation principles with the currency documents are identical to the operating principles with UAH documents.

The system will let to operate the following currency documents:

- **Currency payment orders** (***Операции с валютой/Валютные поручения (Currency transactions/Currency orders)*** menu);
- **Applications to purchase the currency** (***Операции с валютой/Покупка валюты (Currency transactions/Purchase of currency)*** menu);
- **Applications to sell the currency** (***Операции с валютой/Продажа валюты (Currency transactions/Sale of currency)*** menu);
- **Applications to convert the currency** (***Операции с валютой/Конверсия валюты (Currency transactions/Conversion of currency)*** menu);

it is necessary to consider that there are entering fields in some forms for creating and editing currency documents, as differing from the form of the UAH documents, their values exclude the values in other fields. E.g., the applications for currency conversion the values shall exclude each other in the similar fields of **Сумма (Amount)** in "Покупка (Purchase)" and "Продажа (Sale)" sections. when entering the value of **Сумма (Amount)** field in "Покупка (Purchase)" section, the data in **Сумма (Amount)** field in "Продажа (Sale)" section will be removed.

The application status is provided on all forms of this section: "Введен (Entered)", "Ожидает поступлений (Receipts are awaited)", "Отложен (Postponed)", "Проведен (Posted)", "Не все подписи (Not all signatures)", "Отклонен (Declined)", "Принят (Accepted)", "Удален (Removed)".



Attention please! "Недопустимыми символами (Forbidden symbols)" for entering in SWIFT docuemnts are all symbols except English letters and the following symbols - '|', '/', '-', '?', ':', '(', ')', '.', ',', ''', '+', '{', '}'. Entering of squiggle brackets ('{', '}') is also forbidden in "Дополнительная информация (Additional Information)" and "Комментарий к платежу (Payment Comments)" fields. Having selected the option "Разрешить ввод кириллических символов в SWIFT документе (Permit entering Cyrillic symbols in SIFT document)" in personal settings, the Russian and Ukrainian letters will also be the permitted symbols. All the other symbols are automatically cut when sending the document.

5.11. Printing of UAH and currency documents

The system has a function of printing UAH and currency documents.

To print UAH or currency document:

1. Go to editing form of the required document (see "Creating and editing UAH document(Creating and editing UAH document)");
2. Press **"Печать (Print)"** button.
3. The system will depict the form of the pre-printing reviewing of the document on the screen. To send the document to printer press **"Печать (Print)"** buttton in this form.

5.12. Bulk printing of UAH and currency documents

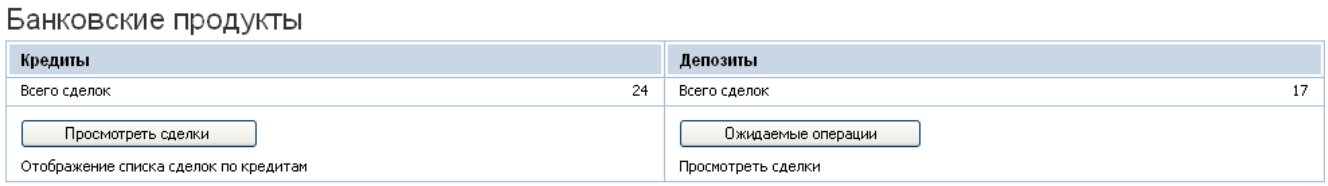
The system has a function of bulk printing UAH and currency documents.

To print some UAH or currency documents:

1. Go to editing form of the required document (see "Creating and editing UAH document (Creating and editing UAH document)");
2. Mark the documents, which shall be printed.
3. Press **"Печать документов (Printing of documents)"** button.
4. The system will depict the form of the pre-printing reviewing of the documents on the screen. To send the document to printer press **"Печать (Print)"** buttton in this form.

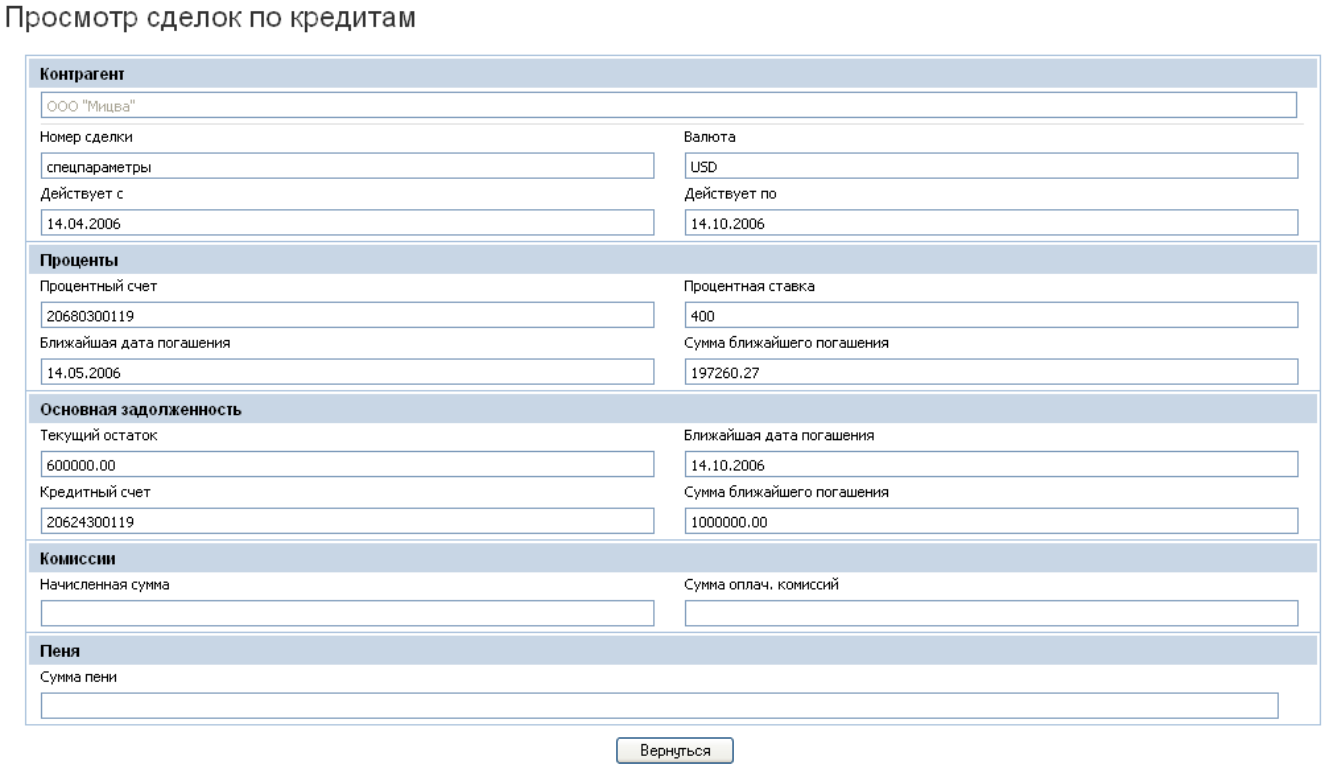
6. Banking products

The system lets to review the list of counterparties' loans and deposits aswell as the detailed description of the relevant user's transactions, having the rights to work with these files types.



To review the counterparty's loan data:

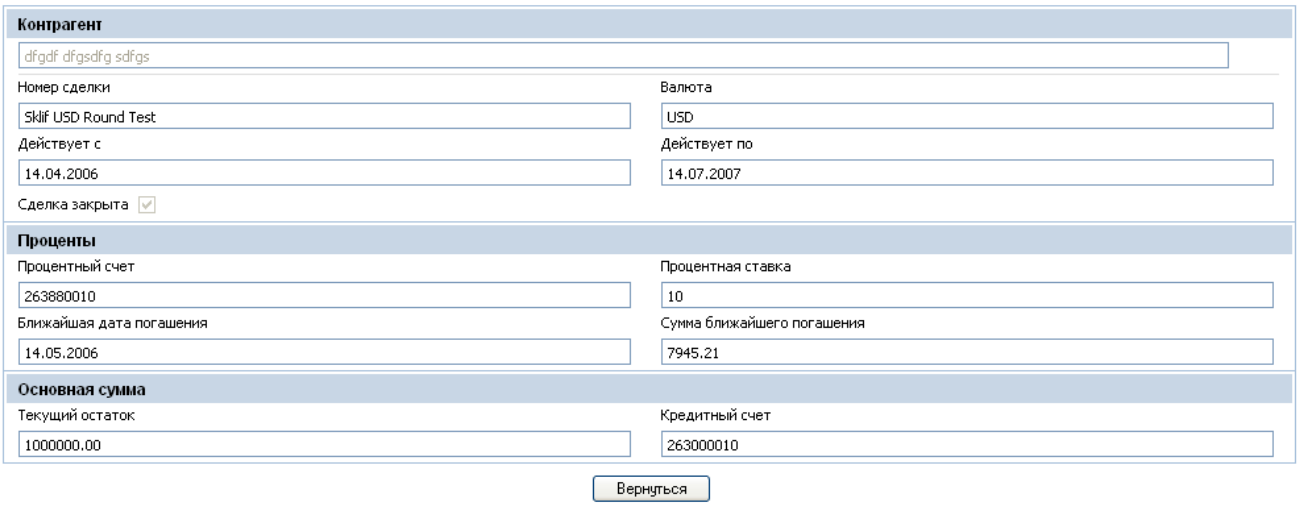
1. Select ***Кредиты и депозиты/Кредиты (Loans and Deposits/Loans)*** menu;
2. To look through the detailed information on transaction press the reference in **"Номер договора (Agreement Number)"** column in the line containing the data on the required loan.



To review the counterparty's deposits data:

1. Select ***Кредиты и депозиты/Депозиты (Loans and Deposits/Deposits)*** menu;
2. To look through the detailed information on transaction press the reference in **"Номер договора (Agreement Number)"** column in the line containing the data on the required deposit.

Просмотр сделок по депозитам



7. Correspondents and payment details reference books

For the convenient user's operation in the system, special references books are envisaged permitting not to enter one and the same data for some times. The data are kept in the reference books and are put in them when filling the fields in UAH and currency documents. Such way of filling in the documents not only simplifies and speeds up the user's work, besides it permit to avoid errors in the details of the accounts, banks, payment details.

The forms of the reference books are standardized, the rules of work are similar for all reference books.

Attention please! Having called the reference book from the field, it is connected to, press the reference in the first column of the table in the line containing the required value to set the value from the reference book in the field.

You may add, change and remove the data of the reference books.

To add the entry in the reference book:

1. Go to the form of the reference book you need using menu;
2. Press **"Добавить корреспондента (Add correspondent)" button**;
3. Fill in the form with correspondent's details;
4. Press **"Отправить (Send)"** button to save the entry and send the data on the saves object to the bank.

To change the entry in the reference book:

1. Go to the form of the reference book you need using menu;
2. Press the reference in the first column of the table in the line you want to change;
3. Change the required data;
4. Press **"Отправить (Send)"** button to save the entry and send the data on the saves object to the bank.

To remove the entry from the reference book:

1. Go to the form of the reference book you need using menu;
2. Press the reference in the first column of the table in the line you want to delete;
3. Press **"Удалить (Delete)"** button.

7.1. Correspondents of UAH documents

Select the following menu to call the task: ***Корреспонденты/Корреспонденты (Correspondents/Correspondents)***.

The reference book contains the list of accounts and identification codes of the correspondents of UAH documents as well as the information on correspondent banks.

7.2. Correspondents of currency documents

Select the following menu to call the task: ***Корреспонденты/Корреспонденты S.W.I.F.T. (S.W.I.F.T. Correspondents/Correspondents)***.

The reference book contains the details of the currency documents correspondents: account number as well as the name and address of the organization-recipient of the amount under the currency payment order, data on the recipient's ban and intermediary bank.

7.3. Payment purpose for the UAH transactions

Select the following menu to call the task: ***Корреспонденты/НП для операций в национальной валюте (Correspondents/Payment details for the transactions in the national currency)***.

The reference book contains the payment purposes attaching by default for the correspondents in UAH payment orders. When entering new payment detail for the UAH document correspondent, the system permits to save its purpose for the current correspondent. You may add, change and remove the

data of the reference book as well as edit the connections of "назначение платежа-корреспондента (payment purpose-correspondent)".

7.4. Payment purpose for the currency transactions

Select the following menu to call the task: ***Корреспонденты/НП для операций в валюте (Correspondents/Payment details for currency transactions)***.

The reference book contains the payment purposes attaching by default for the correspondents in currency payment orders. When entering new payment detail for the foreign currency document correspondent, the system permits to save its purpose for the current correspondent. You may add, change and remove the data of the reference book as well as edit the connections of "назначение платежа-корреспондента (payment purpose-correspondent)".

8. Message and file exchange with bank

Select ***Доступные счета/Сообщения (Available Accounts/Notices)*** menu to work with messages.

The exchange of messages in PIRAEUS ONLINE BANKING is performed in two directions: from client to the bank (message type - "Исходящее (Outgoing)") and from the bank operator to the client (message type - "Входящее (Incoming)").

Besides depending whether the message was processed (opened for review), the message receives the status of "Прочитано (Read)" or "Не прочитано (Unread)". The system also notifies on message status: "Ошибка (Error)" (in case of error when sending to the bank), "Отправляется в Б2 (Is being sent to B2)", "Введено (Entered)" (if the notice was accepted by the system), "Отправлено в Б2 (Sent to B2)", "Принято в Б2 (Accepted to B2)".

To look through the incoming message, press in the message table the reference in "Дата (Date)" column in the required line.

If files are inserted into messages, you may download them to the local machine, pressing the references.

To create and send the outgoing message:

1. Press **"Создать сообщение (Create Message)"** button;
2. Select bank branch, where you want to send the message;
3. Enter the subject and text in the relevant fields;
4. If you need, attach the files to the notice. Therefore press **"Добавить (Add)"** button in "Вложения к сообщениям (Attachments to the messages)" section and then using **"Обзор (Review)"** button, specify the path to the file, you want to send to the bank;

Attention please! The amount of inserts to the notices is unlimited, but the total amount of files must not exceed 1 Mb. At the same time the notice may not contain some files with the same names.

5. You may put you electronic signature to the notice before sending it (button **"Подписать (Sign)"**) or leave it unsigned (button **"Отправить без подписи (Send without signature)"**).

9. APPENDIX. Format of electronic statement and import from files of client-bank.

9.1. Format of electronic statement

The file is text. Each line contains the information on one document. The lines are finished with the sequence CR-LF (ASCII-symbols 13 and 10). Each line has a fixed structure described in the table below. "Data Type" column in the table describes the data structure and may have the following values:

- C – this filed contains the line value, it is aligned to the left;
- N – this field contain an integer digit without leading zeros, it is aligned to the right;
- c – this field contains an integer number, it is aligned to the right, it may contain the leading zeros;
- D – this field contains the date in the following format YYMMDD (two digits of the year, month and day respectively);
- T – this field contains the time in the following format HHMMSS (two digits of the hour, from 1 to 24, minutes and seconds respectively).

Some fields have no values for "Client-bank". These fields are marked by dash in the table, they must be left blank when making file of electronic statement.

Structure of each file line:

Nos.	Field name	Data Type	Positions
1	Payer's Bank BIC (MFO)	N	1-9
2	Payer's account number	N	10-23
3	Recipient's Bank BIC (MFO)	N	24-32
4	Recipient's account number	N	33-46
5	Financial transaction type	C	47-47
6	Amount (in kopecks)	N	48-63
7	Kind of payment	N	64-65
8	Document number	C	66-75
9	Currency Code	N	76-78
10	Document Date	D	79-84
11	Date of document receipt in the bank	D	85-90
12	Payer's name	C	91-128
13	Recipient's name	C	129-166
14	Payment details	C	167-326
15	Additional details	C	327-386
16	Payment destination code	C	387-389
17	-	C	390-391
18	Payer's identification code (OKPO code)	from	392-405
19	Recipient's identification code (OKPO code)	from	406-419
20	Document unique number	N	420-428
21	-	C	429-434
22	-	N	435-436
23	-	C	437-444
24	-	C	445-508
25	-	C	509-520
26	-	N	521-526
27	-	T	527-530

28	-	T	531-534
29	-	C	535-546
30	-	N	547-552
31	-	T	553-556
32	-	T	557-560
33	-	C	561-572
34	-	N	573-578
35	-	T	579-582
36	-	T	583-586
37	-	D	587-592
38	CRLF	C	593-594

The explanations to some details are provided below.

1. No. 5, "Financial transaction type". The following values shall be provided when forming the import file:

0 – debit;

1 – credit;

2 – information debit document (i.e., the recipient's notice on payment of the amount);

3 – information credit document (i.e., the requirements to the recipient to pay the specified amount);

2. No. 7, "Document type". Payment document type under NBU classifier. The import files shall provide for the value 1 – payment order. The electronic statement files may contain the following values:

ID	Document name
2	Memorial slip
3	Currency memorial slip
13	Information debit
14	Interbank memorial slip
15	Currency payment order
30	Incoming memorial slip under SEP
33	Cashier's receipt
63	APPLICATION to transfer the cash (UAH)
65	APPLICATION to transfer the cash (currency)
202	Memorial slip (correspondent account)

3. No. 8, "Document number". Accounting document number, provided on the payment order.
4. No. 11 "Date of document receipt in the bank". It shall be kept blank in import file. It states the date of entering the payer's bank in electronic statement file.
5. No. 15, "Additional details". It is necessary to provide the payer's/recipient's country code, if the payer/recipient is not the resident, in the following format: #nПП764О018#, ("П" and "О" - are Russian capital symbols), where "764" is the payer's country code, "018" is the recipient's country code.
6. No. "Payment destination code". it is necessary to provide 070 code for the payments to the budget and it shall be kept blank for all other payments
7. No. 20, "Unique document number". It may be kept blank in import file. It contains the unique number in electronic statement file, which was assigned to this document in the bank.

9.2. Import from BOL text file

The file is text. Each line contains the information on one document. The lines are finished with the sequence CR-LF (ASCII-symbols 13 and 10). Each line has a fixed length (594 symbols, including

CR-LF symbols) and a fixed structure, described in the table below. "Data Type" column in the table describes the data structure and may have the following values:

- C – this filed contains the line value, it is aligned to the left;
- N – this field contain an integer digit without leading zeros, it is aligned to the right;
- c – this field contains an integer number, it is aligned to the right, it may contain the leading zeros;
- D – this field contains the date in the following format YYMMDD (two digits of the year, month and day respectively);
- T – this field contains the time in the following format HHMMSS (two digits of the hour, from 1 to 24, minutes and seconds respectively).

Some fields have no values for import. These fields are marked by dash in the table, they must be left blank when making file of electronic statement. The fields marked *in gray color* shall be ignored when importing, i.e. the content of the fields is checked for correctness.

Structure of each file line is as follows:

Nos.	Field name	Data Type	Positions
1	Payer's Bank BIC (MFO)	N	1-9
2	Payer's account number		10-23
3	Recipient's Bank BIC (MFO)	N	24-32
4	Recipient's account number	N	33-46
5	*Financial transaction type*	*C*	*47-47*
6	Amount (in kopecks)	N	48-63
7	*Kind of payment*	*N*	*64-65*
8	Document number	C	66-75
9	*Currency Code*	*N*	*76-78*
10	Document Date	D	79-84
11	*Date of document receipt in the bank*	*D*	*85-90*
12	*Payer's name*	*C*	*91-128*
13	Recipient's name	C	129-166
14	Payment details	C	167-326
15	*Additional details*	*C*	*327-386*
16	*Payment destination code*	*C*	*387-389*
17	-	*C*	*390-391*
18	*Payer's identification code (OKPO code)*	*from*	*392-405*
19	Recipient's identification code (OKPO code)	from	406-419
20	Document unique number	N	420-428
21	-	C	429-434
22	-	N	435-436
23	-	C	437-444
24	-	C	445-508
25	-	C	509-520
26	-	N	521-526
27	-	T	527-530
28	-	T	531-534
29	-	C	535-546
30	-	N	547-552
31	-	T	553-556
32	-	T	557-560
33	-	C	561-572
34	-	N	573-578
35	-	T	579-582
36	-	T	583-586
37	-	D	587-592

38	CRLF	C	593-594

9.3. Structure of electronic statement in dbf format.

1. The information documents are not provided in the statement
2. The statement is formed as follows that RR_DB states the payer's account and RR_K states the recipient's account.

N_DOC	Document number
MFO_DB	Payer's Bank BIC (MFO)
RR_DB	Payer's account
NAIM_D	Payer's name
OKPO_DB	Payer's identification code
MFO_KR	Recipient's Bank BIC (MFO)
RR_K	Recipient’s account
NAIM_K	Recipient's name
OKPO_CR	Recipient's identification code
SUM	Document amount (in UAH)
PRIZN	Payment details
DAT	Document Date

9.4. Format of document import in the national currency (XML)

the import is done from XML-file of the fixed structure. The import of this format is conducted only at Win32 client (Web-client does not support this format). The file format is as follows:

```
<?xml version="1.0" encoding="win-1251"?>
<ROWDATA>
    <ROW ... />  — is the first listed document
    ...
    <ROW ... /> — is the last listed document
</ROWDATA>
```

ROWDATA – root unit of XML document, contains all imported documents. One tag corresponds to the document <ROW ... />. Inside of tag <ROW ... /> it is necessary to provide the values of all required attributes. Permitted names of attributes and their purpose are provided in the following table. Therequired document details are marked gray in the table lines.

Nos.	Attribute name	Attribute purpose	Format peculiarities
1	**Amount**	payment amount in kopecks	Integer number
2	**CorrSName**	Payment recipient's name	
3	**DetailsOfPayment**	Payment details	
4	**CorrAccountNo**	Payment recipient's account number	
5	**AccountNo**	Payer's account number	
6	**CorrBankId**	Recipient's Bank code (BIC (MFO))	
7	**CorrIdentifyCode**	Recipient's payment identification code (OKPO code)	
8	CorrCountryId	Correspondent country's code	If Ukraine, no attribute shall be applied
9	DocumentNo	Document No.	If no number is provided, automatic numbering will be used
10	ValueDate	Valuation date	
11	Priority	Priority	

12	**DocumentDate**	Document Date	YYYYMMDD
13	OurBankId	Payer's Bank code (BIC (MFO))	
14	AddEntries	Additional payment details	

Attributes procedure in tag <ROW ... /> it does not matter. The attributes differing from the described shall be ignored. The register of attribute inscription shall not be considered. The comments under XML specification are permitted in XML document (http://www.w3.org/TR/2004/REC-xml-20040204/).
The initial file shall conform to XML standard for success of the import procedure of the initial file (the simplest check for the correctness of XML document may be conducted having opened the file in Internet Explorer).

Example of file to import 2 documents:

```
<?xml version="1.0" encoding="windows-1251"?>
<ROWDATA>
<!—this is s comment !!!! `~ -->
<!-- the first document-->
    <ROW DOCUMENTDATE="20051018" AMOUNT="15983" CORRACCOUNTNO="35790266" CORRSNAME="Correspondent 1 name" DETAILSOFPAYMENT="payment for issue of the statement under 26001447 and bank rates for the period. VAT excluded." ACCOUNTNO="26009126" CORRBANKID="32000" CORRIDENTIFYCODE="99999" OURBANKID="32000"/>


<!-- the second document-->
    <ROW DOCUMENTDATE="20051019" DOCUMENTNO="3" AMOUNT="93315" CORRACCOUNTNO="70208014" CORRSNAME="Correspondent 2 name" DETAILSOFPAYMENT="Accrual of %% for the period 30-10-2003-29-10-2003 under agreement No. 281dated September 12, 2003 additional agreementNo. 1 dated September 12, 2003" ACCOUNTNO="26087018" CORRBANKID="32000" CORRIDENTIFYCODE="99999" OURBANKID="32000" PRIORITY="75"/>
</ROWDATA>
```

If the document import is not successful, XML file with errors is created. The error file structure is the same as the import file structure, the root unit is called RowImportErrors, and the error text is provided as a text field of the relevant unit ROW, e.g.: <ROW … >**Error when processing "CorrBankId" field: No "Bank having "32000" code was found in the bank reference book"**</ROW>